

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Matthew P. Culley**  
**Amber L. Culley**  
**aka Amber Felt**  
Debtor(s)

Bankruptcy Case No.: 18-20335-CMB  
Issued Per Sep. 27, 2018 Proceeding  
Chapter: 13  
Docket No.: 46 – 19, 45  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated March 12, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,588 as of October 2018. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☐ H. Additional Terms:

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: October 3, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Matthew P. Culley  
 Amber L. Culley  
 Debtors

Case No. 18-20335-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Oct 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2018.

db/jdb  
 cr +Matthew P. Culley, Amber L. Culley, 230 Quail Drive, Greensburg, PA 15601-4728  
 +First National Bank of Pennsylvania, c/o Donna Donaher, 100 Federal Street, Fourth Floor, Pittsburgh, PA 15212-5708  
 14766663 Berkheimer Tax Innovations, PO Box 25153, Lehigh Valley, PA 18002-5153  
 14766664 CBCS, PO Box 2724, Columbus, OH 43216-2724  
 14809228 +Canandaigua National Bank and Trust Company, 72 South Main St, Canandaigua, NY 14424-1999  
 14796905 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14766665 Comcast, PO Box 3001, Southeastern, PA 19398-3001  
 14803854 Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008  
 14766666 Excelsa Health Anesthesia, PO Box 1403, Indianapolis, IN 46206-1403  
 14776608 First National Bank, 320 Water Avenue, Conneaut Lake, PA 16316  
 14766667 +First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401  
 14776610 +Harley Davidson, Dept. 15129, Palatine, IL 60055-0001  
 14771662 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013  
 14766672 +New Credit America, 811 SW Natio Pkwy, Suite 300, Portland, OR 97204-3344  
 14858137 +New Credit America, PO Box 9125, Portland, OR 97207-9125  
 14793107 +Peoples Natural Gas Company, LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  
 14766673 Plaza Home Mortgage, Inc., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945  
 14766674 Southern Credit Adjusters, PO Box 2764, Rocky Mount, NC 27802-2764  
 14803881 +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14766668 +E-mail/Text: bnc-bluestem@quantum3group.com Oct 04 2018 02:26:28 Gettinton, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
 14766670 E-mail/Text: bnckohlsnotices@becket-lee.com Oct 04 2018 02:25:19 Kohls, PO Box 2983, Milwaukee, WI 53201-2983  
 14782686 E-mail/PDF: pa\_dc\_claims@navient.com Oct 04 2018 02:30:33 Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635  
 14766671 +E-mail/PDF: pa\_dc\_ed@navient.com Oct 04 2018 02:29:42 Navient/Dept. of Education, PO Box 9635, Wilkes Barre, PA 18773-9635  
 14767197 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 04 2018 02:29:41 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14803934 E-mail/Text: bnc-quantum@quantum3group.com Oct 04 2018 02:25:34 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 14766675 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 04 2018 02:25:30 The Limited, PO Box 330066, Denver, CO 80233-8066

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Harley Davidson Credit Corp  
 cr Plaza Home Mortgage, Inc.  
 14766669 Harley Davidson  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  
 14776604\* Berkheimer Tax Innovations, PO Box 25153, Lehigh Valley, PA 18002-5153  
 14776605\* CBCS, PO Box 2724, Columbus, OH 43216-2724  
 14776606\* Comcast, PO Box 3001, Southeastern, PA 19398-3001  
 14776607\* Excelsa Health Anesthesia, PO Box 1403, Indianapolis, IN 46206-1403  
 14776609\* +Gettinton, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
 14776611\* Kohls, PO Box 2983, Milwaukee, WI 53201-2983  
 14776612\* +Navient/Dept. of Education, PO Box 9635, Wilkes Barre, PA 18773-9635  
 14776613\* +New Credit America, 811 SW Natio Pkwy, Suite 300, Portland, OR 97204-3344  
 14776614\* Plaza Home Mortgage, Inc., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945  
 14802962\* +Plaza Home Mortgage, Inc., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945  
 14776615\* Southern Credit Adjusters, PO Box 2764, Rocky Mount, NC 27802-2764  
 14776616\* +The Limited, PO Box 330066, Denver, CO 80233-8066  
 14766676\* +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank, 43215 17th Ave. SW, Fargo, ND 58125)  
 14776617\* +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank, 43215 17th Ave. SW, Fargo, ND 58125)

TOTALS: 3, \* 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

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Page 2 of 2  
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Date Rcvd: Oct 03, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 05, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2018 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Plaza Home Mortgage, Inc. [ecfmail@mwclaw.com](mailto:ecfmail@mwclaw.com),  
[ecfmail@ecf.courtdrive.com](mailto:ecfmail@ecf.courtdrive.com)  
Donna M. Donaher on behalf of Creditor First National Bank of Pennsylvania  
[donaherd@fnb-corp.com](mailto:donaherd@fnb-corp.com)  
James Warmbrodt on behalf of Creditor Harley Davidson Credit Corp [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
Kenneth M. Steinberg on behalf of Joint Debtor Amber L. Culley  
[julie.steidl@steidl-steinberg.com](mailto:julie.steidl@steidl-steinberg.com),  
[kenny.steinberg@steidl-steinberg.com](mailto:kenny.steinberg@steidl-steinberg.com); [cgoga@steidl-steinberg.com](mailto:cgoga@steidl-steinberg.com); [jbarlow@steidl-steinberg.com](mailto:jbarlow@steidl-steinberg.com); [leslie.nebel@steidl-steinberg.com](mailto:leslie.nebel@steidl-steinberg.com); [r53037@notify.bestcase.com](mailto:r53037@notify.bestcase.com); [rlager@steidl-steinberg.com](mailto:rlager@steidl-steinberg.com); [kmeyers@steidl-steinberg.com](mailto:kmeyers@steidl-steinberg.com)  
Kenneth M. Steinberg on behalf of Debtor Matthew P. Culley [julie.steidl@steidl-steinberg.com](mailto:julie.steidl@steidl-steinberg.com),  
[kenny.steinberg@steidl-steinberg.com](mailto:kenny.steinberg@steidl-steinberg.com); [cgoga@steidl-steinberg.com](mailto:cgoga@steidl-steinberg.com); [jbarlow@steidl-steinberg.com](mailto:jbarlow@steidl-steinberg.com); [leslie.nebel@steidl-steinberg.com](mailto:leslie.nebel@steidl-steinberg.com); [r53037@notify.bestcase.com](mailto:r53037@notify.bestcase.com); [rlager@steidl-steinberg.com](mailto:rlager@steidl-steinberg.com); [kmeyers@steidl-steinberg.com](mailto:kmeyers@steidl-steinberg.com)  
Office of the United States Trustee [ustpreion03.pi.ecf@usdoj.gov](mailto:ustpreion03.pi.ecf@usdoj.gov)  
Ronda J. Winnecour [cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC [sjw@sjwpgh.com](mailto:sjw@sjwpgh.com),  
[srk@sjwpgh.com](mailto:srk@sjwpgh.com); [PNGbankruptcy@peoples-gas.com](mailto:PNGbankruptcy@peoples-gas.com)

TOTAL: 8